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rod a building they did it in a slipshod, careless way. Frequently they never pretended to fulfill their contracts but tricked their customers into signing notes when they thought they were signing agreements to protect their houses and barns.

Now lightning rods are to be restored to favor if the fire insurance men can accomplish it, and they should be able to do it if anybody can. All over the country, in cities, towns and hamlets, the fire insurance agents are lively citizens who know everybody and whom everybody knows. These hustlers should be able to warn their clients against frauds, to recommend reliable lightning rod agents and to form an inspection force which should see to it that good work is done for fair prices. The copper companies should be willing to help protect the public too; a thoroughly rodged America would mean the sale of miles and miles of conductors.

Deflation in Holland.

War with its opportunities for entrapment trade between Germany and the outside world gave Dutch bankers and merchants a chance to bring into full play their expert knowledge of international trade and finance. Now that reparations payments involve huge international money transactions by Germany the Netherlands continues to occupy an important place as an arbitrage center for foreign exchange because of the easy communication between Amsterdam and Berlin and the good standing of the Dutch florin in the international money market.

Attracted by the possibility of big profits great numbers of conservative investors have been led to risk their money in the fascinating but hazardous speculative game of buying or selling goods, securities and foreign exchange at each turn when it looked as if an imminent transaction by Germany or some other foreign Government by way of Holland would affect prices. But even with her privileged position Holland could not escape deflation. Witness the cynical note between the lines of the following sent out by the Disconto en Effectenbank of Amsterdam to its clients abroad:

"Values have dropped so low that the worst eventualities seem to have been discounted. Capitalists do not hesitate therefore to profit by the low prices to make purchases. In fact it would be more accurate to say that in many cases these are repurchases, because the capitalists have recovered at lower prices what they sold a year ago to those who had made war fortunes. The latter persons, not having given more than a moment's thought to do with their money, bought anything at any price. They now see their profits melting away like snow in the sunshine. If the losses of these individuals in their investments in securities are added to their losses in marks and crowns, and above all in merchandise, it can be said without exaggeration that the real beneficiaries of the war have become rare in Holland. All of which confirms the old experience that it is much easier to make money than to keep it."

When deflation takes its toll among the experienced, astute Dutch investors, despite their ability to appraise values and their intimate association with the disturbing elements in the situation, other nations not so experienced can find some consolation in the fact that they fare no worse than their neighbors who are familiar with every wrinkle, old and new. The bottom drops out of the argument also that discrimination controls deflation.

France and Spain in Morocco.

Spain is again facing a serious situation in Morocco. In the past she spent large sums of money and lost thousands of lives in her efforts to subjugate and control the turbulent tribesmen of the interior highlands. An apparent success was no sooner announced than the Moroccan with fresh troops and a new grievance broke out in a new revolt. As the Spaniards are not a unit on the advisability of carrying on the war and as many of them have shown no inclination to offer their lives in the conquest of Morocco, the whole controversy has been within the cabinet itself largely a political question. Cabinets have fallen through their unpopular handling of the matter and there is very evident danger to the Government in the situation.

The present campaign was begun last autumn. Its objective was the quieting of the mountain region between Alcazar el Kohir and Sheshuan and the occupation of the latter city, one of the holy places of Morocco.

The adventurer RAISULI, whose little play at extortion was so quickly and skillfully met by Mr. Roosevelt, was said to be at the head of the revolting tribesmen. The Spaniards were successful in this part of their campaign, but they had scarcely time to rejoice over the defeat of the Moroccans than new troubles developed in other parts of the country.

In the region of Mellila, in the northern coast, the Spaniards suffered severe reverses early last month. In engagements at Mount Abarran and Ten-samen their army was attacked by large forces of the tribesmen and it was saved from disastrous defeat only by hurried night retreat. That these reverses were laid to the lack of precautions on the part of the Spanish commanders is accepted in Spain as a poor defence. There have been few satisfactory statements on the conditions from Madrid, but there appears to be no doubt that the

Moroccans have taken about 20,000 Spanish prisoners. The tribesmen appear well armed and equipped, and from their methods of fighting they have evidently been subjected to European military training. The Spanish Government is undertaking to meet the reverses by fresh levies of troops and has despatched Spanish warships to the Moroccan coast.

The new element in the situation is the insistence of France that Spain shall take immediate action to check the spread of the Moroccan war for fear that it will involve the entire northwestern corner of Africa. France has recently been forced to deal with native successes in the Spanish territory an encouragement to revolt within the French territory. What France evidently desires is that Spain shall either abandon her Moroccan warfare or carry it on with more vigor and with a force sufficient in size to restore order. The difficulty, however, is that the present humor of the Spanish people is such that the carrying out of a definite policy, whether of restraint or aggression, is fraught with peril to the insecurely seated Government. For this reason it is very likely to insist upon the continuation of the uncertain and dilatory course of its predecessors.

San Francisco's Vast Project.

Including the five cities of San Francisco, Oakland, Alameda, Berkeley and Emeryville the population along the shores of San Francisco Bay is far over a million. It is proposed by tube, bridge and causeway to unite physically all these widely scattered and water separated settlements. Perhaps in years to come they will be politically united into a Greater San Francisco. That is for the future. It is sometimes more difficult to create political ties than to build bridges or bore tunnels.

Of the immediate present is the ambitious project of pushing a rail, vehicular and pedestrian roadway partly under and partly over the six mile stretch across San Francisco Bay. The surveys for the undertaking have been made. The consent of the Federal authorities has been asked. Plans for raising the \$40,000,000 the work will cost are well advanced. All indications are that the work of transforming an engineering dream into a steel and concrete actually will soon be under way. It is figured that it will take three years and eight months to do the job. This the New Jersey-Pennsylvania bridge across the Delaware, that across the Detroit River, New York's vehicular tunnel under the Hudson and San Francisco's bridge across the bay should be completed at about the same time.

In an air line the distance from the City Hall in San Francisco to the City Hall in Oakland is 8.31 miles. By the tunnel, bridge and causeway route it will be a fraction over nine miles. Leaving San Francisco the tunnel will have its entrance at a point which will allow a proper margin of safety under the bay. It will be brought to the surface at a steel and concrete artificial island 3,500 feet from the point of departure. Thence the roadway will be carried over a steel bridge 11,500 feet long, from the end of which there will be a pile trestle 3,600 feet long connecting with a solid fill causeway 12,000 feet long across the Alameda mud flats and lowlands to Oakland Creek, which divides Alameda from Oakland city.

On the San Francisco side there will be an open ship channel forty feet deep and 2,500 feet wide. This channel will have the same depth as the Ambrose Channel in New York Bay and will exceed it in width by 500 feet.

The structure when completed will carry a twenty-foot vehicular roadway and a double track rail line for electric suburban cars as well as steam passenger and freight trains. There will be a pedestrian sidewalk paralleling the vehicular roadway. On a basis of 20,000,000 passengers annually and 750,000 vehicles—estimated to be about one-half the actual traffic—and charging five cents for each passenger and 75 cents for a vehicle, it is calculated that in about five years the structure will produce a gross revenue of \$580,000 in excess of upkeep and interest charges. Then the way will be open for a reduction in tolls.

An enterprise of truly robust dimensions and one in every way worthy of that Pacific Coast American energy which long ago eliminated the word fall from its lexicon.

Because the H-I was called the navy's smallest ship was the reason, perhaps, it catapulted its pilot and passengers onto barren island. They'll call it something else now; the liveliest lightweight, something sporty and pugnacious.

The Club Restaurant.

Recent changes in club life in New York have had the effect of concentrating the attention of members on the dining rooms. While in the past it was by no means a negligible feature the restaurant is now a valuable possession of a club if it satisfies the demands of members, and if it does not it is a more serious liability than ever. Few clubs counted in the past on earning a profit from their restaurants.

After prohibition removed one source of revenue on which it had been possible for most clubs to reckon, house committees set to work with the hope of making restaurants a means of profit. It was obvious that the restaurants would have to stand comparison with the best outside establishments if they were to pay. No good reason has ever been apparent why a club restaurant should not be at least as good as any other in various ways it ought to be superior to most outside restaurants because the commercial element is of minor importance.

lance. The patronage must inevitably be limited, but its extent may always be approximately estimated.

With the necessity of improvement before their eyes some club officials have succeeded in making their dining rooms more attractive than they were in the past; a number of these restaurants have been raised to such a degree of excellence that they are beginning to be a source of profit rather than loss.

Surely this is an approach to the millennium in club administration. It has been secured, moreover, without the necessity of professional aid. In every case some member possessing knowledge of good living and the more important gift of being able to secure its blessings has come to the rescue. The club cuisine can best be improved by a member who knows just what he and his comrades are in search of when they enter the dining room. Thus it has come about that the improvement in club facilities has been accomplished by members, whereas in the past outside assistance failed.

Not Only Bees, but Men.

What's the matter with the usually orderly and well behaved bee? One day, from widely separated parts of this country, come reports of her tantrums. In Yolo county, California, bees killed a horse and forced twenty mules to retire from work. In Kentucky, near Lexington, bees have held the pike against all traffic, guarding a honey tree which fell across the highway. In Wisconsin a bee stung a motorist on the nose, the ditching of the car resulting.

The misbehavior of the bees this season is exceeded only by that of mankind. There are more murders nowadays than usual; or, at least, more interesting murders. Women shoot men without even first moving to Nassau county. And there are dozens of other killings that have either romance or mystery to light them up. It is midsummer, and although the heat is absent the proverbial madness seems to be about.

Gourdin, Greatest Negro Athlete

On the list of members of the negro who have won laurels by feats calling for muscular skill or endurance all other names are led by that of Neo Gourdin, the Harvard athlete who established a world's record of 25 feet 3 inches in the running broad jump at the recent interuniversity games.

Only those who have taken part in actual jumping contests or are familiar with this branch of sports can appreciate fully the merits of Gourdin's performance. It called for great speed on the part of the athlete to attain the necessary momentum and a thrust from the thigh of tremendous power to throw the body high enough into the air to accomplish the result obtained. GOURDIN is a fleet sprinter. Like all other broad jumpers, he knew exactly how many strides would bring him to the takeoff, and he was no doubt moving at a ten second gait for the 100 yards when he hit the mark with his right foot and projected his body through the air.

The previous record at the broad jump was held by O'CONNOR of Ireland, with a leap of 24 feet 11 1/2 inches. GOURDIN's mighty effort surpassed this by 3 1/2 inches. Ireland for many years has produced the best jumpers, just as men of Irish blood have long been at the top in weight putting and hammer throwing. The reason for this is twofold. In the first place, the Irish are a people of great athletic ability. In the second place, the Irish are a people of great athletic ability.

That Gourdin has been able to surpass the greatest Irish jumper is evidence of his quality as a jumper and should be a matter of pride for the colored race. He will take his place alongside HOWARD TAYLOR, the University of Pennsylvania's marvel at the quarter mile; the crack 100 yard collegian, HOWARD P. DREW; the English sprinter WHEATON and the Australian flier SAMUELS.

Good as all of these were, GOURDIN is the first best on record in any branch of athletics to be scored by a negro.

The architect of Tannery Hall performed no such superhuman work as putting a dollar sign over the door.

August's Aviation.

On gauzy wing the dragonfly skims lightly from the August marsh. Midsummer's almanac of the fields. Her motor makes no whirling harsh.

In action or at rest his sails are set for ever ready flight. With instant start he swiftly mounts; As instantly can he alight. No idle gaud for nothing, he; But darting after noxious prey, He tracks mosquito venomous, And biting gnat he clears away. His is a varied brotherhood. He may be one of sombre hue; Or small, red bodied as a flame; Or blue flag vested, green and blue. His sails may be but network dull, Black spotted minus tinted scheme; Or vivid, iridescent blue; Or with the rainbow colors gleam. When August shadows chill the air, The sun is greatest of his joys; And in his warmth on rock or rail He basks, a thing of perfect poise. BLANCHE ELIZABETH WADE.

The Polyclinic Hospital.

It Is Ready to Insure Medical Care to Ex-Service Men.

TO THE NEW YORK HERALD: Referring to the editorial article and the communication concerning the Polyclinic Hospital in The New York Herald, I beg to emphasize that the trustees and medical staff in the same spirit that actuated them to give up their hospital as their contribution to the winning of the war by providing a suitable service for our wounded soldiers will not permit a single ex-service man to be neglected.

All patients who cannot be with perfect safety and comfort transferred will be treated in the hospital and under the personal supervision of the medical staff of the Public Health Service, if so desired, until convalescent or cured. We will also maintain a dispensary for the treatment of cases, if so requested by the Surgeon-General.

JOHN A. WYTHE, M. D., NEW YORK, AUGUST 8.

Wish of a Shut-In.

Murray Gullons Would Like a Mail Shower on His Birthday.

TO THE NEW YORK HERALD: MAY I please have a little space in your paper, such as was granted me many times during my shut-in life, and ask your big family of readers to help make my thirty-fourth birthday a bright one on August 12?

As many of your readers already know, I am a crippled young man who was afflicted at birth. My case is spinal curvature and in 1903 I lost the use of my lower limbs. I lie on a couch most all the time and as usual I carry my smile, which helps to carry on. A mail shower will mean much to me on my birthday.

I shall be very grateful for a friendly letter for this way the world comes to me. A nice book by favorite authors will help to pass away many hours. I also would appreciate foreign stamps, as the stamp hobby helps me to spend many hours of comfort. I feel sure those employed where foreign mail comes will not overlook my plea. I have over 4,000 old and new stamps in my collection.

I trust this will be printed, as then I shall receive the usual deluge of sunshine mail and my birthday on August 12 will be just smiles. I shall try to answer all if only I am not stampless. Your smiling shut-in friend, Murray Gullons, 705 Park avenue.

Uncle Sam's Own Paper.

Good Reading About America in the "Congressional Record."

TO THE NEW YORK HERALD: I enthusiastically endorse all Charles R. Skinner's remarks regarding the worth of the Congressional Record. For three years I have subscribed to the periodical, paying \$1.50 monthly, the established rate, and I derive more enjoyment than ever before from reading and I've been a fairly steady reader of newspapers, magazines, books, in fact, any and all kinds of publications, for the last fifty years. After reading the Record for some months one begins to appreciate more and more what a marvelous country this is and to be proud of being a citizen of it.

I am only sorry I didn't commence to read the Record when I was 10 years of age and thus learn something about my country as it developed the last fifty years, instead of devoting my leisure hours to reading the so-called standard authors and obtaining a great and useless knowledge of all branches of literature.

SUN-HERALD READER SINCE 1874. NEW YORK, AUGUST 8.

Bridging the Hudson.

Advantages of a Single Span at Verplanck Point.

TO THE NEW YORK HERALD: Has it ever occurred to the promoters of the pontoon bridge across the Hudson River at Verplanck, what would happen to the city of New York if the bridge were to collapse in the spring when the great ice fields come floating down the Hudson with a six mile tide running? In the first place, the anchor chains at an angle of 75 degrees upstream would form a slide for the ice, which would be pushed up the chains and over the bridge, crushing everything before it. And what chance would the city have? It would be a matter of days before the city could be reached by any other route. The Hudson why not go to Verplanck Point, where the river is very narrow, and make one span across at this point? There is a rock formation on both shores at the river, where they could get a good footing. Then connect the bridge with the Albany road on the east and the new highway on the west bank, thus making a permanent crossing for the proposed bridge. This is but a short run from New York city.

WILLIAM P. SICKLEY, NEW YORK, AUGUST 8.

Mr. Shuster in Persia.

TO THE NEW YORK HERALD: Baron Korff may be a statesman but he is certainly not a diplomat.

Morgan Shuster would have made Persia an independent self-governing country, but Russia and England wished to destroy and divide it. So the Russian and English Ministers combined and drove him out, as any diplomat of either country could tell the Baron.

NEW YORK, AUGUST 8. PARSIA.

An Artist on Education.

TO THE NEW YORK HERALD: Much education of to-day is destructive. Our native impulses from the universal mind are twisted and enfeebled by mean conceits of the overeducated animal mind. F. EDWIN ELLIOT, DARTMOUTH, CONN., AUGUST 8.

No Room for Explanations.

From the Wellington (N.Z.) News. After being struck twice, once on each leg, by golf balls with the velocity of bullets, and barely missed two other times, all in one afternoon, a certain wife in Wellington is taking precautions to save herself from her husband, who did the reckless driving. She has forewarned playing an innocent with him, and is keeping an eye out at home. Two strikes and two misses by a few inches constitute something more than coincidence, she maintains.

The Ups and Downs.

From the Arkansas Times. Some people seem to imagine that the ups and downs of life mean taking yourself up and running other people down.

12,000 at Caruso Memorial Concert

Stadium Orchestra Conducted by Victor Herbert Plays 'Twilight of the Gods.'

Twelve thousand persons, one of the largest crowds ever gathered in Lewisham Stadium, 136th street and Amsterdam avenue, attended a Caruso memorial concert last night. It was one of a series of concerts, but the programme was arranged especially in honor of the late tenor. The orchestra conducted by Victor Herbert and consisting of eighty-six pieces played as a funeral march "The Twilight of the Gods" by Wagner.

Caruso's secretary, Bruno Zitrato, announced last night that a high mass of requiem will be sung at 10 o'clock Thursday morning in the Church of Our Lady of Loreto, 423 Elizabeth street. A quartet from the Metropolitan Opera Company, consisting of Misses Ponselle and Gordon and Messrs. D'Amico and Martinelli, will sing "Madama Butterfly" from Verdi's opera of the same name. Miss Nina Morgana will sing Gounod's "Ave Maria." Enrico Caruso, Jr., and a host of the late tenor's friends will attend, Mr. Zitrato said.

MARTINELLI ADVISED

TO GUARD HIS HEALTH

Tenor Gets Massage From Gatti-Casazza.

By the Associated Press. BURENO, AIRE, AUG. 8.—Giovanni Martinelli, who is the leading tenor of the Buenos Aires opera house, told the Associated Press to-day he had received a cablegram from Giulio Gatti-Casazza, general manager of the Metropolitan, advising him to "take care of yourself, as you will have a heavy load during the next Metropolitan season."

Signor Martinelli expects to sail for New York on September 2, after which he will probably go to Mexico City to sing in the centenary festival there in October.

TO SING IN CARUSO'S MEMORY.

Special Dispatch to The New York Herald. SARATOGA SPRINGS, N. Y., AUG. 8.—John McCormack will sing Handel's "Largo" at his concert here tonight as a tribute to the memory of his friend Enrico Caruso. The "Largo" was one of Caruso's favorite selections, and Mr. McCormack will sing it in Caruso's native Italian.

CLAUSSEN TO SING IN MEXICO.

Mrs. Julia Clausen of the Metropolitan Opera Company has been especially engaged as the leading soprano for the September-October season of opera in Mexico City. September 16 being the centenary of Mexico's independence, Wagner's "Die Walkure" will be sung, with Mrs. Clausen as

Daily Calendar

THE WEATHER.

For Eastern New York—Fair to-day and to-morrow; moderate northwest and west winds. For Southern New York—Fair to-day and to-morrow; moderate northwest and west winds. For Northern New York—Fair to-day and to-morrow; moderate northwest and west winds. For Western New York—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the north Atlantic States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the south Atlantic States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Gulf States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Pacific States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Rocky Mountain States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Great Basin States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Colorado States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Utah States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Arizona States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the New Mexico States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Texas States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Louisiana States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Mississippi States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Alabama States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Georgia States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Florida States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the South Carolina States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the North Carolina States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Virginia States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the West Virginia States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Maryland States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Delaware States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Pennsylvania States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the New Jersey States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the New York States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Connecticut States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Rhode Island States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Massachusetts States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Vermont States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the New Hampshire States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Maine States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the New Brunswick States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Nova Scotia States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Prince Edward Island States—Fair to-day and to-morrow; moderate northwest and west winds. For the interior of the Newfound Land States—Fair to-day and to-morrow; moderate northwest and west winds.

SAVOIE BRINGS HOME AMERICANS

Princess Pignatelli de Aragon Arrives.

The Princess Ludovic Pignatelli de Aragon, daughter of G. Jason Waters of New York, who succeeded in getting into Poland after great difficulty, returned to this city yesterday. The princess, the French line, she went abroad to meet the mother of her husband. "Make me look thin," the Princess said laughingly to the camera men who met her. Prince Ludovic awaited her at the pier.

Others on the ship were Dr. Samuel Stern of 41 West Fifty-first street, who went to Germany to obtain additional X-ray apparatus. Baron Alexander Fredericks, whose father was once grand chamberlain to the Czar, who is now financial representative of the General Mining Company in Paris, and Baroness Fredericks, who is now financial representative of the General Mining Company in Paris, and Baroness Fredericks, who is now financial representative of the General Mining Company in Paris.

WILSON FOUNDATION CHIEFS.

Franklin D. Roosevelt, national chairman of the Woodrow Wilson Foundation, announced that he had appointed a committee of thirteen State chairmen to direct the work of organization in their States.